

# **EXHIBIT 1**

## KORDE & ASSOCIATES, P.C.

Counselors at Law  
321 Billerica Road, Suite 210  
Chelmsford, Massachusetts 01824-4100  
Attorneys Licensed in MA, NH, NY and RI

Certified Article Number

9414 7266 9904 2070 0522 74

SENDERS RECORD

**\*Korde & Associates, PC is moving. As of June 27, 2016, our new address will be:  
900 Chelmsford Street, Suite 3102, Lowell, Massachusetts 01851**

June 3, 2016

FIRST CLASS & CERTIFIED MAIL

Altagracia Camarena  
c/o John Ennis Esq.  
1200 Reservoir Avenue  
Cranston, RI 02920

RE: NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE  
Property Address: 142-144 Unit Street, Providence, RI 02909  
Our File No. 14-014672

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for U.S. Bank National Association, as Trustee for MASTR Adjustable Rate Mortgages Trust 2007-1 Mortgage Pass-Through Certificates, Series 2007-1 (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Altagracia Camarena to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Dream House Mortgage Corporation dated October 13, 2006 in the original principal amount of \$279,000.00 in book 8345 at page 2 which mortgage secures a Note of Altagracia Camarena to Dream House Mortgage Corporation of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the April 1, 2013 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$81,201.15. DEMAND is hereby made against you to cure this default by July 3, 2016. In order to cure this default, you must pay the total amount of \$81,201.15 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds.

You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 321 Billerica Road, Suite 210, Chelmsford, MA 01824-4100 by July 3, 2016, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,

Shana L. Costa  
SLC/dv

Telephone (978) 256-1500 Fax (978) 256-7615  
Hours of Operation 8:30am - 5:30pm EST, Monday thru Friday  
Website: [www.kordeassoc.com](http://www.kordeassoc.com)